

GAS - 27-43
K. Ward
Patents 3/1/00
RECEIVED
FEB 28 2000
USPTO MAIL ROOM
EXAMINER: M. WATSON

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dale W. Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using the
Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts



Group Art Unit No.

Examiner:

CERTIFICATE OF MAILING

I hereby certify that this Information Disclosure Statement
and any documents referred to as attached therein are being
deposited with the United States Postal Service, in an
envelope, as First Class Mail, addressed to the Assistant
Commissioner for Patents, Washington, D.C. 20231
on this 17th day of February 2000.


Signature

Assistant Commissioner
for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases
(37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed is a copy of the reference listed on the attached
modified Form PTO-1449.

The undersigned does not concede that the identified material constitutes prior art
within the meaning of the United States patent laws.

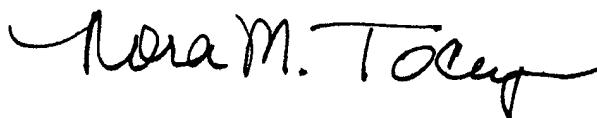
This Information Disclosure Statement is being filed before the mailing of the
first Office Action on the merits (37 C.F.R. 1.97(b)(3)); therefore, no fee is required. However,

U.S.S.N.: 09/287,023
Filed: April 6, 1999
INFORMATION DISCLOSURE STATEMENT

if a first Office Action on the merits has issued, please consider this Information Disclosure Statement under 37 C.F.R. 1.97(c).

The Assistant Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

Respectfully submitted,



Nora M. Tocups
Reg. No. 35,717

KILPATRICK STOCKTON LLP
1100 Peachtree Street, Suite 2800
Atlanta, Georgia 30309-4530
(404) 815-6213

Attorney Docket No. 36968/176677
BS No. 98007

RECEIVED
FEB 28 2000
TC 2703 MAIL ROOM